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CONFIRMATION NO. 9149

<b>SERIAL NUMBER</b> 10/529,563	<b>FILING OR 371(c) DATE</b> 03/28/2005 <b>RULE</b>	<b>CLASS</b> 235	<b>GROUP ART UNIT</b> 2876	<b>ATTORNEY DOCKET NO.</b> 1318-4
<b>APPLICANTS</b> Lee Changryeol, Seoul, KOREA, REPUBLIC OF;				
<b>** CONTINUING DATA *****</b> This application is a 371 of PCT/KR03/01952 09/25/2003				
<b>** FOREIGN APPLICATIONS *****</b> REPUBLIC OF KOREA 19-2002-0059073 09/28/2002				
Foreign Priority claimed <input type="checkbox"/> yes <input type="checkbox"/> no 35 USC 119 (a-d) conditions <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> Met after Allowance Verified and Acknowledged _____ Examiner's Signature _____ Initials _____		<b>STATE OR COUNTRY</b> KOREA, REPUBLIC OF	<b>SHEETS DRAWING</b> 13	<b>TOTAL CLAIMS</b> 12
<b>INDEPENDENT CLAIMS</b> 7				
<b>ADDRESS</b> 28249				
<b>TITLE</b> Virtual card service system and method				
<b>FILING FEE RECEIVED</b> 1700	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees ( Filing ) <input type="checkbox"/> 1.17 Fees ( Processing Ext. of time ) <input type="checkbox"/> 1.18 Fees ( Issue ) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit	